

Certificate Number: 03088-PAE-DE-034097979

Bankruptcy Case Number: 19-17973



03088-PAE-DE-034097979

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 16, 2020, at 1:19 o'clock PM CST, Najwa B Alkhatib completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 16, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor